



3 Part-Time Jobs With Flexible Hours Perfect for Early Retirees

Description

Ah, early retirement. It sounds perfect doesn't it, to save enough money by your mid-30s or your early 50s and then never work a day in your life again? Who doesn't want to aspire to that goal?

Unfortunately, unless you have a six-figure income — or your expenses are so low, you hardly spend money — early retirement might seem like nothing more than a pipe dream — something TikTok influencers and popular bloggers have accomplished, but a goal you can't achieve for yourself. To retire early, you'll likely need to amass a *tonne* of retirement savings: I'm talking seven figures at least. On top of that, you'll likely have to live frugally, too.

That's where the part-time job comes in handy. For many early retirees, quitting full-time employment can only be possible through a part-time gig. Those in the F.I.R.E. movement (Financial Independence, Retire Early) call this "Barista F.I.R.E." — the idea being that you retire from a job you hate, pick up a part-time job with flexible hours and benefits, and start enjoying the rest of your time on earth.

It's a smart idea, especially if you want to stay active and pursue other ventures. And besides, there are plenty of greats "Barista" jobs out there. But here are just three with flexible hours that are perfect for early retirees.

1. Freelancer

This is probably the *best* job for a Barista F.I.R.E. lifestyle. Freelancers are in complete control over their day. They set their own hours, work with clients they like, and get paid at rates that match their worth.

Of course, to become a freelancer, you need a talent or skill that you can sell. Better yet, you need a talent or skill that you can sell *from a distance*. Writers, editors, coders, software engineers, graphic designers, consultants, and accountants all have a chance to make a lucrative online business from their expertise, without ever leaving their couch.

To become a successful freelancer, you'll need to set a pay rate for yourself, market your skills, and

create a list of solid clients that pay regularly. You can even start while you're still working your full-time job. Then, once you find some good clients, you could make the transition to early retirement.

2. Starbucks

Ever wonder why we call it "Barista F.I.R.E"? Well, it literally comes from the job that's most conducive to this lifestyle: working as a barista at a coffee shop.

And of all the coffee shops where you can serve lattes and cappuccinos, perhaps none is as good to early retirees as **Starbucks**. The base pay rate is fairly good, but the benefits are stellar. As long as you work 20 hours per work, you get an assortment of valuable insurances, including health, dental, vision, and life, and you also get discounted stock and even matching retirement contributions.

Your schedule is also flexible. Though you'll have to work with your manager and other coworkers to set the weekly schedule, you can typically choose when you want to work — and for how long. I've known early retirees who work two 10-hour days at Starbucks and then take the rest of the week off. They get their health benefits, and they get the benefit of early retirement.

3. Join the gig economy

Finally, let's not rule out gig jobs, as these can be lucrative ways for early retirees to make income. In fact, if you don't have a skill to sell, and you hate the smell and taste of coffee, the gig economy could be your ticket to early retirement.

And now that the COVID-19 pandemic is nearly behind us (knock on wood), gig jobs are becoming more popular again. As a gig worker, you could deliver groceries, drive people through ride-sharing apps, walk dogs and take care of cats, or even proofread papers or take online surveys.

The beauty of the gig economy is the flexibility. With a gig job, you set your own hours, work when you want, and stop working when you've earned enough money. Though you might not earn as much money as, say, freelancing as a coder, you can still earn enough to supplement your savings.

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